

## FREQUENTLY ASKED QUESTIONS

### SEPTIC TANK ELIMINATION

### LOAN PROGRAM

#### **What is the Septic Tank Elimination Loan Program?**

When a homeowner is required to connect to a city sanitary sewer, there are several expenses involved. These include fees to the city and paying a sewer contractor to remove the home's existing septic tank and install a connection to the city sewer. The City of Columbus has developed this no-interest loan program to assist the homeowner with these expenses.

#### **Who is eligible?**

- Owners of single-family or duplex houses that have an existing septic system and are located in the City of Columbus.
- The houses must be valued at less than \$250,000 according to the county auditor's Web site.

#### **What does the loan cover?**

- Columbus will offer no-interest loans to cover the two potential costs to the homeowner:
  - The city will defer payment on fees that would otherwise have to be paid now. This includes the capacity fee (\$3,044 is the 2013 rate) and the front footage fee (\$45/per foot x the width of your lot).
  - Private plumbing costs up to \$5,000. This includes the costs the homeowner must incur to hire a licensed sewer contractor to abandon the existing septic tank and put in a connection from the home to the sewer (private lateral).

#### **When is the loan due?**

When the property is sold, transferred or no longer used as a private home. No interest accrues during this time.

#### **Does it cost anything to participate in the loan program?**

Yes, there is an application fee of \$2,000. If you qualify for the city's low income water and sewer discount program, this fee will be waived.

#### **How do I apply?**

- The homeowner must complete an application and submit the completed application to: Septic Tank Elimination Loan Program, Division of Sewerage and Drainage, 1250 Fairwood Avenue, Columbus, OH 43206.

- The homeowner must sign a promissory note for the loan amount, which will be secured by a mortgage on the house. The homeowner must sign the mortgage. The city will be responsible for filing the mortgage, which works like a lien on the property.
- The homeowner must select a private licensed sewer tapper to do the private plumbing work (remove septic tank and install lateral). The city, the homeowner and the sewer tapper must sign a three-party contract that will provide for the city to pay the sewer tapper up to \$5,000 for this work.

**What if I live in a county township?**

This program is only for City of Columbus residents. If you want to participate, you must annex your property into Columbus. Please see the handout called “How to Annex Your Home” for details.

**Where can I get more information?**

Please call 645-6311 or visit [www.utilities.columbus.gov](http://www.utilities.columbus.gov).